



Report Claims Immediately by Calling*
1-800-238-6225

*Speak directly with a claim professional
24 hours a day, 365 days a year*

*Unless Your Policy Requires **Written** Notice or Reporting

CONDOMINIUM PAC

CONDO - 1-4 UNITS PER FIRE DIVISION



A Custom Insurance Policy Prepared for:

**LAKEVIEW TERRACE CONDOMINIUM
3150 LAKESIDE DR
APT 101
GRAND JUNCTION CO 81506-2836**

Presented by: INTERMOUNTAIN WEST INS

Dear Valued Policyholder:

We are excited to inform you about changes to your policy on renewal. We are implementing a new proprietary Condominium and Community Associations Directors and Officers Liability Coverage Form that will modernize and further simplify our approach to that coverage.

This transition will improve consistency in our approach to Directors and Officers Liability Coverage.

In order to make this transition to our new proprietary Condominium and Community Associations Directors and Officers Liability Coverage Form as easy as possible for you, we will adjust any claims for Directors and Officers Liability Coverage under your new policy based upon the terms and conditions of either your expiring policy or your new policy, **whichever are broader**. However, this approach to adjustment of claims for Directors and Officers Liability Coverage is **subject to the following exceptions**:

- Any difference in the identity of named insureds.
- Any reduction in the amount of the limits of insurance shown in the Condominium and Community Associations Directors and Officers Liability Coverage Declarations for your new policy from the amount shown for substantially similar coverage in any Declarations or endorsement for your expiring policy.

We will apply this approach to claims adjusted under your first new Travelers policy. Any claim adjusted under a subsequent Travelers policy will be adjusted based only upon the terms and conditions of that policy.

Please review your expiring and new Travelers policies carefully, retain your expiring policy, and contact your agent or broker if you have any questions about this letter. We appreciate your business and thank you for choosing to insure with us.



One Tower Square, Hartford, Connecticut 06183

COMMON POLICY DECLARATIONS

CONDOMINIUM PAC
BUSINESS: CONDO - 1-4 UNI

POLICY NO.: 680-1N075624-26-42

ISSUE DATE: 01/13/2026

INSURING COMPANY:

TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA

1. NAMED INSURED AND MAILING ADDRESS:

LAKEVIEW TERRACE CONDOMINIUM
3150 LAKESIDE DR
APT 101
GRAND JUNCTION CO 81506-2836

2. POLICY PERIOD: From 01/26/2026 to 01/26/2027 12:01 A.M. Standard Time at your mailing address.

3. DESCRIPTION OF PREMISES:

| PREM. LOC. NO. | BLDG. NO. | OCCUPANCY | ADDRESS (same as Mailing Address unless specified otherwise) |
|----------------------|--------------|-------------|-----------------------------------------------------------------|
| 001 | ALL | 4 BUILDINGS | 3146/3150/3154/3156 LAKESIDE DR GRAND JUNCTION CO 81506 |

4. COVERAGE PARTS AND SUPPLEMENTS FORMING PART OF THIS POLICY AND INSURING COMPANIES

| COVERAGE PARTS and SUPPLEMENTS | INSURING COMPANY |
|------------------------------------------|------------------|
| Businessowners Coverage Part | ACJ |
| Directors & Officers Coverage Supplement | ACJ |

5. The COMPLETE POLICY consists of this declarations and all other declarations, and the forms and endorse -
ments for which symbol numbers are attached on a separate listing.

6. SUPPLEMENTAL POLICIES: Each of the following is a separate policy containing its complete provisions.

| POLICY | POLICY NUMBER | INSURING COMPANY |
|--------|---------------|------------------|
|--------|---------------|------------------|

DIRECT BILL

7. PREMIUM SUMMARY:

| | | |
|---------------------|----|-----------|
| Provisional Premium | \$ | 87,817.00 |
| Due at Inception | \$ | |
| Due at Each | \$ | |

NAME AND ADDRESS OF AGENT OR BROKER

INTERMOUNTAIN WEST INS X4432
103 25TH ST

OGDEN UT 844011344

IL TO 19 02 05 (Page 1 of 01)
Office: ELMIRA NY SRV CTR DOWN

COUNTERSIGNED BY:

Authorized Representative

DATE: 01/13/2026



BUSINESSOWNERS COVERAGE PART DECLARATIONS

CONDOMINIUM PAC

POLICY NO.: 680-1N075624-26-42

ISSUE DATE: 01/13/2026

INSURING COMPANY:

TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA

POLICY PERIOD:

From 01-26-26 to 01-26-27 12:01 A.M. Standard Time at your mailing address

FORM OF BUSINESS: CORPORATION

COVERAGES AND LIMITS OF INSURANCE: Insurance applies only to an item for which a "limit" or the word "included" is shown.

COMMERCIAL GENERAL LIABILITY COVERAGE

| OCCURRENCE FORM | LIMITS OF INSURANCE |
|----------------------------------------------------------------|---------------------|
| General Aggregate (except Products-Completed Operations Limit) | \$ 4,000,000 |
| Products-completed Operations Aggregate Limit | \$ 4,000,000 |
| Personal and Advertising Injury Limit | \$ 2,000,000 |
| Each Occurrence Limit | \$ 2,000,000 |
| Damage to Premises Rented to You | \$ 300,000 |
| Medical Payments Limit (any one person) | \$ 5,000 |

BUSINESSOWNERS PROPERTY COVERAGE

DEDUCTIBLE AMOUNT: Businessowners Property Coverage: \$ 25,000 per occurrence.
 Building Glass: \$ 25,000 per occurrence.

BUSINESS INCOME/EXTRA EXPENSE LIMIT: Actual loss for 12 consecutive months

Period of Restoration-Time Period: Immediately

ADDITIONAL COVERAGE:

Fine Arts: \$ 25,000

Other additional coverages apply and may be changed by an endorsement. Please read the policy.

SPECIAL PROVISIONS:

COMMERCIAL GENERAL LIABILITY COVERAGE IS SUBJECT TO A GENERAL AGGREGATE LIMIT

BUSINESSOWNERS PROPERTY COVERAGE

PREMISES LOCATION NO.: 001

BUILDING NO.: ALL

| COVERAGE | LIMIT OF INSURANCE | VALUATION | COINSURANCE | INFLATION GUARD |
|-------------------------------------------------|--------------------|-------------------|-------------|-----------------|
| BUILDING *Replacement Cost | \$ 16,667,400 | Blanket Limit RC* | N/A | 1.0% |
| BUSINESS PERSONAL PROPERTY *Replacement Cost | \$ 15,252 | | N/A | 0.0% |
| COVERAGE EXTENSIONS: | | | | |
| Accounts Receivable | \$ 25,000 | | | |
| Valuable Papers | \$ 25,000 | | | |

Other coverage extensions apply and may be changed by an endorsement. Please read the policy.